

NPA **NATIONAL PARTNERSHIP FOR ACTION**
to End Health Disparities



The Affordable Care Act Resource Kit

Table of Contents

Introduction	2
Key Messages on the Affordable Care Act	2
Affordable Care Act Timeline	6
How the Affordable Care Act will Benefit You	9
<i>Families with Children</i>	9
<i>Individuals</i>	10
<i>People with Disabilities</i>	12
<i>Seniors</i>	13
<i>Small Businesses</i>	14
<i>Young Adults</i>	16
<i>Women</i>	18
<i>Refugees</i>	19
<i>Resources in Spanish</i>	19
Take Action in Your Region, State and Community	21
Glossary of Terms	23
Bibliography	28

Introduction

The Patient Protection and Affordable Care Act was signed into law on March 23, 2010. This Resource Kit has been developed to guide members of the National Partnership for Action to End Health Disparities (NPA) on the changes that will be taking place under the law, and to promote education and action on the Regional, State and Community levels. This kit includes:

- Key messages on the Affordable Care Act (ACA)
- A timeline for the ACA, including all of the changes that will occur from 2012-2014
- Information about how the ACA will benefit specific population groups
- Resources for taking action in on the regional, state, and community levels.

The information and materials referenced in this document have been collected from existing websites, including the official Healthcare.gov and Department of Health and Human Services websites.

Key Messages on the Affordable Care Act

What is the Affordable Care Act?

The ACA is a historic health care reform law that aims to expand access to health care coverage while introducing new protections for people who already have health insurance. Under the new law, health care will become affordable, adequate, and available for all Americans, which will help reduce [health disparities](#). By 2019, it is estimated that the Affordable Care Act will extend insurance coverage to 32 million more Americans.¹



This new law affects all Americans, so it is important to understand what the law means for you. This resource kit is designed to help you understand what the law is and how it will benefit you and your family.

Why is the Affordable Care Act important?

America has some of the best health care in the world, and yet, in 2010 one in seven Americans lacked health insurance.²

Rising health insurance costs meant that fewer Americans could afford or access health care. From 2003-2010, the average health insurance premium for a worker with a family was approximately \$14,000 per year.³ The high cost of health insurance forced many Americans to choose between paying for coverage or other basic needs.

In addition to the problem of rising health care costs, Americans experienced challenges with patient protection. Prior to the Affordable Care Act, individuals could be denied coverage because of a pre-existing condition; health insurance companies could raise costs if people were sick, making coverage unaffordable for many small businesses and individuals; and insurance companies could place lifetime limits on benefits.

The Affordable Care Act offers solutions to the problems outlined above. As the Affordable Care Act is rolled out between 2010 and 2015, insurance plans will be required to cover preventative and screening services such as vaccinations, colonoscopies and mammograms. People with pre-existing conditions who have had trouble finding care will no longer be denied health care coverage. And, small businesses will be given tax breaks and other incentives to ensure that they can provide their employees with health insurance. Most importantly, the Affordable Care Act will make it possible for all Americans to have health insurance.

What are the Major Themes of the Affordable Care Act?

The Affordable Care Act will:

1. Expand Access to Care for people with low or no incomes, people who live in medically underserved areas, people in rural communities, and youth.
2. End Insurance Abuses by ending discrimination based on pre-existing conditions, gender, or health service.

3. Make Health Care More Affordable by giving tax credits to employers and low/middle income Americans, and allowing people to purchase insurance through state-based Health Insurance Exchanges.

4. Enhance the Quality of Care through tools – such as the healthcare.gov site – that allow consumers to compare a variety of quality measurements and make informed decisions about selecting health care and service providers.

How does the ACA link to health disparities?

The Affordable Care Act addresses health disparities by improving the quality of care, reducing costs, increasing access to care, and making health insurance obtainable for all Americans. The following resources provide information on how the Affordable Care Act will reduce health disparities and improve the health and wellbeing of all Americans

The Affordable Care Act and the NPA

The Affordable Care Act addresses health disparities by improving the quality of care, reducing costs, increasing access to care, and making health insurance obtainable for all Americans.

On March 23, 2010, the Affordable Care Act became a law. The Affordable Care Act calls for comprehensive health insurance reforms. These changes will roll out over four years, with most of the changes taking place by 2014.

What changes to the health care system are taking place as a result of the Affordable Care Act?

In 2013, the following changes will occur to the health care system:

- State Medicaid programs that choose to cover preventive services for patients at little or no cost receive additional funding.
- States must pay primary care physicians no less than 100% of Medicare payment rates in 2013 and 2014 for primary care services.
- States receive additional funding for the Children Health Insurance Program to continue coverage for children not eligible for Medicaid.
- Hospitals, doctors, and other providers work together under a national pilot program to improve the coordination and quality of patient care. Hospitals,

doctors, and providers are paid a flat rate for an episode of care under a system called payment “bundling.”

In 2014, additional changes will take place. These include:

- Affordable Insurance Exchanges offer individuals a choice of health plans that meet certain benefits and cost standards. Individuals and small businesses can shop in the exchanges to purchase qualified health benefit plans.
- Individuals who can afford must obtain basic health insurance coverage, or pay a fee to help offset the costs of caring for uninsured Americans.
- Americans who earn less than 133% of the poverty level (approximately \$14,000 for an individual and \$29,000 for a family of four) are eligible to enroll in Medicaid.
- Middle class Americans with an income between 100% and 400% of the poverty line and are not eligible for other affordable coverage may receive tax credits to help offset the cost of health care.
- Insurers can no longer drop or limit coverage because an individual chooses to participate in a clinical trial.
- New plans and existing group plans can no longer impose annual dollar limits on the amount of coverage an individual may receive.
- Insurance companies can no longer refuse to sell coverage or renew policies because of an individual’s pre-existing conditions.

Affordable Care Act Timeline

On March 23, 2010, the Affordable Care Act became a law. The Affordable Care Act calls for comprehensive health insurance reforms. These changes will roll out over four years, with most of the changes taking place by 2014. Some reforms have already taken place. Use this timeline to learn about what's changing and when.

Click on the year to find out what is happening



- Physicians receive incentives to collaborate and form [Accountable Care Organizations](#) to better coordinate and improve patient care, help prevent disease, and reduce unnecessary hospital admissions.
- Ongoing or new federal health programs must collect and report racial, ethnic, and language data. This data will be used to help identify and end health disparities.
- Health plans must begin adopting and implementing rules for the secure, confidential, electronic exchange of health information.
- A hospital [Value-Based Purchasing program \(VBP\)](#) in Original [Medicare](#) offers financial incentives to hospitals to improve the quality of care.

2013

- State Medicaid programs that choose to cover preventive services for patients at little or no cost receive additional funding.
- States must pay primary care physicians no less than 100% of Medicare payment rates in 2013 and 2014 for primary care services.
- States receive additional funding for the [Children Health Insurance Program](#) to continue coverage for children not eligible for [Medicaid](#).
- Hospitals, doctors, and other providers work together under a national pilot program to improve the coordination and quality of patient care. Hospitals, doctors, and providers are paid a flat rate for an episode of care under a system called payment “[bundling](#).”

2014

- [Affordable Insurance Exchanges](#) offer individuals a choice of health plans that meet certain benefits and cost standards. Individuals and small businesses can shop in the exchanges to purchase qualified health benefit plans.
- Individuals who can afford must obtain basic health insurance coverage, or pay a fee to help offset the costs of caring for uninsured Americans.
- Americans who earn less than 133% of the poverty level (approximately \$14,856 for an individual and \$30,656 for a family of four) are eligible to enroll in [Medicaid](#).
- Middle class Americans with an income between 100% and 400% of the poverty line and are not eligible for other affordable coverage may receive tax credits to help offset the cost of health care.

- Insurers can no longer drop or limit coverage because an individual chooses to participate in a clinical trial.
- New plans and existing group plans can no longer impose annual dollar limits on the amount of coverage an individual may receive.
- Insurance companies can no longer refuse to sell coverage or renew policies because of an individual's pre-existing conditions.

To learn more about what health reforms are being implemented and when, visit:

<http://www.healthcare.gov/law/timeline/index.html>

<http://www.healthcareandyou.org/timeline/>

How the Affordable Care Act will Benefit You

The Affordable Care Act provides patients with better consumer protections, additional coverage options, and more affordable care. In this section, you can find resources that will help you understand how the Affordable Care Act will meet your needs.

Families with Children

The Affordable Care Act will expand affordable health insurance options and give families more control over their health care. The following websites will help families with children understand how the Affordable Care Act will affect them and find information about how to find affordable coverage.

- **HealthCare.gov** provides a good overview on the Affordable Care Act and provides resource links to help individuals and their families find low cost coverage:

www.healthcare.gov/families.

Additionally, HealthCare.gov features a brochure on families with children:

<http://www.healthcare.gov/news/brochures/families-with-children-top5.pdf>

and this PowerPoint Presentation:

<http://www.hhs.gov/intergovernmental/acaresources/>



- **FamiliesUSA** offers an overview of the bill and has published a report on how the Affordable Care Act affects families. There is a state-by state guide that families can access to find out how the Affordable Care Act is being implemented in their state.

<http://www.familiesusa.org/resources/publications/reports/health-reform/helping-families.html>

- **Health Reform in Action** is the White House's official website on the Affordable Care Act. It presents a wide array of useful resources on the

Affordable Care Act and how the health care reform law benefits families.

http://www.whitehouse.gov/files/documents/health_reform_for_american_families.pdf and

http://www.whitehouse.gov/files/documents/health_reform_for_children.pdf

- **The Department of Health and Human Services** offers an issue brief on The ACA and children:
<http://aspe.hhs.gov/health/reports/2011/CHIPRA/ib.shtml>

Individuals

The Affordable Care Act improves health care for healthy people and those with health conditions. The following resources will help individuals understand how the Affordable Care Act will benefit them.

- **HealthCare.gov** provides a fact sheet for individuals who are healthy or living with a health condition. The website includes additional resources for people who are currently insured, as well as those who have been denied coverage. The site also has a “Patient’s Bill of Rights.” www.healthcare.gov/individuals.
- **The Department of Health and Human Services** offers PowerPoints, Handouts and Issue Briefs on:
 - **American Indians and Alaska Natives**
PowerPoint: <http://www.hhs.gov/intergovernmental/acaresources/>
 - **African Americans:**
Issue Brief: <http://aspe.hhs.gov/health/reports/2012/ACA&African-Americans/rb.shtml>
 - **Latinos:**
Issue Brief (English): <http://aspe.hhs.gov/health/reports/2012/ACA&Latinos/rb.shtml>
Issue Brief (Spanish): <http://aspe.hhs.gov/health/reports/2012/ACA&Latinos-ES/rb.shtml>
 - **Asian Americans and Pacific Islanders:**
Issue Brief:
<http://aspe.hhs.gov/health/reports/2012/ACA&AsianAmericans&PacificIslanders/rb.shtml>
 - **Health Care Providers**
Brochure: <http://www.hhs.gov/iea/acaresources/providers.pdf>
Powerpoint: <http://www.hhs.gov/intergovernmental/acaresources/>
Top Five Things to Know (English):
<http://www.healthcare.gov/news/brochures/health-care-providers-top5.pdf>

Top Five Things to Know (Spanish):

http://www.healthcare.gov/news/brochures/families_with_children_top5_spanish.pdf.pdf

- **Health Reform in Action** is the White House's official website on the Affordable Care Act. The website provides an overview of the bill, as well as links to useful resources on how the health care reform law benefits individuals. Visit the following webpages to find out how the Affordable Care Act affects you:
 - **American Indians and Alaska Natives:**
http://www.whitehouse.gov/sites/default/files/docs/the_aca_helps_ai_an.pdf
 - **Rural America:**
http://www.whitehouse.gov/sites/default/files/docs/the_aca_helps_rural_america.pdf
 - **African Americans:**
http://www.whitehouse.gov/sites/default/files/docs/the_aca_helps_african_americans_fact_sheet_0.pdf
 - **Latinos:**
http://www.whitehouse.gov/sites/default/files/docs/the_aca_helps_latinos_fact_sheet_0.pdf
 - **Asian Americans and Pacific Islanders:**
http://www.whitehouse.gov/sites/default/files/docs/the_aca_helps_aapi_s_fact_sheet.pdf
 - **LGBT community:**
http://www.whitehouse.gov/sites/default/files/docs/the_aca_helps_lgbt_americans.pdf
 - **Veterans:**
http://www.whitehouse.gov/sites/default/files/rss_viewer/health_reform_for_veterans.pdf

People with Disabilities

The Affordable Care Act expands affordable health insurance options for Americans living with disabilities. The following resources provide information on the health care law for people with disabilities.

- **HealthCare.gov** has a fact sheet on Affordable Care Act for people with disabilities, as well as links to additional resources where people with disabilities can find high-quality affordable care. The site includes a video. www.healthCare.gov/people-with-disabilities

Additionally, the site includes a handout on the Top Five Things to Know for People with Disabilities and Serious Health Conditions in English:

<http://www.healthcare.gov/news/brochures/people-with-disabilities-top5.pdf>

and Spanish:

http://www.healthcare.gov/news/brochures/people_with_disabilities_top5_spanish.pdf.pdf

- **Health Reform in Action** is the White House's official website on the Affordable Care Act. The website provides a comprehensive overview of the health care reform bill and has a fact sheet on how the health care reform law benefits people with disabilities. http://www.whitehouse.gov/sites/default/files/rss_viewer/health_reform_for_americans_with_disabilities.pdf



- **The Commonwealth Fund** published an issue brief on how the Affordable Care Act will impact people with disabilities. <http://www.commonwealthfund.org/Publications/Issue-Briefs/2011/Mar/Essential-Health-Benefits-Provisions.aspx>

Seniors

A large component of the Affordable Care Act is the strengthening of [Medicare](#), which will help seniors to take charge of their health. Under the law,



preventative services such as colonoscopies, mammograms, and annual exams will be free. Additionally, those insured under [Medicare](#) will receive a 50% discount on prescription drugs. The expansion of [Medicaid](#) will also benefit low-income seniors on a state-by-state basis. The following resources provide seniors with information on the Affordable Care Act.

- [HealthCare.gov](#) offers a comprehensive overview of the Affordable Care Act and has created a fact sheet on how the bill will affect seniors. The website also provides links to additional resources to help seniors find affordable coverage and long-term care. www.healthcare.gov/seniors

Additionally, HealthCare.gov features a brochure on seniors:

<http://www.hhs.gov/iea/acaresources/seniors.pdf>

And includes brochures on the Top Five Things Seniors Should Know About the ACA in English: <http://www.healthcare.gov/news/brochures/seniors-top5.pdf>

And Spanish:

http://www.healthcare.gov/news/brochures/seniors_top5_spanish.pdf.pdf

and this PowerPoint Presentation pertaining to seniors:

<http://www.hhs.gov/intergovernmental/acaresources/>

- [KnowYourCare](#) is a 501(c)3 organization dedicated to educating the American people about the consumer and patient protections in the Affordable Care Act. They have a section the new health law and senior citizens. <http://www.knowyourcare.org/aca/seniors/>

- **Health Reform in Action** is the White House's official website on the Affordable Care Act. It provides an overview of the bill, as well as links to useful resources on how the health care reform law benefits seniors.
http://www.whitehouse.gov/sites/default/files/rss_viewer/health_reform_seniors.pdf
- To learn more about [Medicare](#) and access benefits, visit [Medicare.gov](#).
- To learn more about your state [Medicaid](#) program, visit <http://finder.healthcare.gov/>

Small Businesses

The Affordable Care Act ensures that small businesses can afford to offer health insurance to their employees. In addition to being eligible to receive tax credits, small businesses will be able to participate in [insurance exchanges](#) to help make health insurance more affordable. The following resources provide more information on the Affordable Care Act for small businesses.



- **HealthCare.gov** offers a comprehensive overview of the Affordable Care Act and a fact sheet on the Affordable Care Act for small businesses. The site also provides links to additional resources to help small businesses to learn more about the new law and get the most out of their insurance. www.healthcare.gov/small-business

Additionally, HealthCare.gov features a brochure on small businesses:
<http://www.hhs.gov/iea/acaresources/smallbiz.pdf>

And includes brochures on the Top Five Things Small Business Owners Should Know About the ACA in English:
<http://www.healthcare.gov/news/brochures/small-business-owners-top5.pdf>

And Spanish:

http://www.healthcare.gov/news/brochures/small_business_owners_top5_spanish.pdf.pdf

and this PowerPoint Presentation pertaining to small businesses:

<http://www.hhs.gov/intergovernmental/acaresources/>

Additional Brochures are provided on:

- The Health Care Law & You:
<http://www.healthcare.gov/news/brochures/health-care-law-and-you.pdf>
- Information for Small Businesses:
<http://www.healthcare.gov/news/brochures/info-for-small-businesses.pdf>
- **HealthCareandYou.org** provides information on tax credits for small businesses under the Affordable Care Act. It includes a tax credit calculator and information on how a small business can qualify to receive tax credits.
<http://www.healthcareandyou.org/what-is/small-businesses/>
- **KnowYourCare** is a 501(c)3 organization dedicated to educating the American people about the consumer and patient protections in the Affordable Care Act. There is a section on how the Affordable Care Act is working to lower costs and expand options for small businesses.
<http://www.knowyourcare.org/aca/small-businesses/>
- **The Kaiser Family Foundation** has developed a fact sheet on how the Affordable Care Act will affect small businesses and their employees. The fact sheet outlines how small businesses can receive tax credits and participate in [exchanges](#) to make purchasing insurance easier. It also describes the penalties employers who employ more than 50 employees would face if they do not offer affordable coverage starting in 2014.
<http://www.kff.org/healthreform/upload/8275.pdf>
- **Health Reform in Action** is the White House's official website on the Affordable Care Act. The website provides a good overview of health care reform and a fact sheet on how it benefits small businesses.
http://www.whitehouse.gov/files/documents/health_reform_for_small_businesses.pdf

Young Adults

The Affordable Care Act expands options for health insurance and makes it more affordable for young adults. Under the new health law, young adults can remain on their parent's insurance plans until they are 26.

Through June 2011, approximately 2.5 million young adults who would otherwise be uninsured gained coverage due to this provision. Data released by Health and Human Services indicates that around 737,000 Latinos, 410,000 Blacks, 97,000 Asian Americans, and 29,000 American



Indian/Alaska Natives now have health care insurance. The Affordable Care Act has helped give millions of young adults, of all racial and ethnic backgrounds, the security of health insurance as they begin to build their careers and families.⁴

The following resources will help young adults learn how the Affordable Care Act will affect them.

- **HealthCare.gov** provides a comprehensive overview of the Affordable Care Act and a fact sheet on how it will affect young adults. The site has links to additional resources to help young adults learn how to find affordable coverage under the new law. www.healthcare.gov/young-adults

And includes brochures on the Top Five Things Young Adults Should Know About the ACA in English:

<http://www.healthcare.gov/news/brochures/young-adults-top5.pdf>

And Spanish:

http://www.healthcare.gov/news/brochures/young_adults_top5_spanish.pdf

- **FamiliesUSA** has developed a fact sheet to help young people understand the benefits of the Affordable Care Act. <http://www.familiesusa.org/health-reform-central/september-23/coverage-for-young-adults.pdf>
- **Young Invincibles** has coordinated a campaign called [Getting Covered](#) to inform young adults and their families about dependent coverage, the provision in the new health care law that allows young adults to stay on their

parent's plan until age 26. This site has created a toolkit each state that can be downloaded. The toolkit provides information on: health insurance options for students; how young adults can join their parent's insurance plan; what students need to know about their student health insurance plan; the new health care law; dealing with a chronic or pre-existing condition; insurance terms to know; tips for young women; young adults and cancer; and why it is important to get covered. <http://www.gettingcovered.org/>

- **The U.S. Department of Labor** answers some frequently asked questions about the Affordable Care Act and young adults on its website. It is also available in Spanish. <http://www.dol.gov/ebsa/faqs/faq-dependentcoverage.html>
- **Health Reform in Action** is the White House's official website on the Affordable Care Act. The website provides a good overview of health care reform and how it affects young adults.
http://www.whitehouse.gov/files/documents/health_reform_for_young_adults.pdf
- **The Commonwealth Fund** has developed an issue brief that outlines how the Affordable Care Act will help Young Adults access affordable health care. The issue brief also details the timeline of when changes to the law will take place and information.
http://www.commonwealthfund.org/~media/Files/Publications/Issue%20Brief/2011/May/1508_Collins_how_ACA_is_helping_young_adults_reform_brief_v5_CORRECTED.pdf
- **The Center for Rural Affairs** drafted an issue brief that details how young adults in rural communities will benefit from the Affordable Care Act.
<http://files.cfra.org/pdf/health-care-young-adults.pdf>
- **The Department of Health and Human Services** offers issue briefs on:
 - The Number of Young Adults Gaining Insurance Due to the ACA Now Tops 3 Million: <http://aspe.hhs.gov/aspe/gaininginsurance/rb.shtml>
 - Young Adults are Particularly Likely to Gain Stable Health Insurance Coverage as a Result of the ACA:

<http://aspe.hhs.gov/health/reports/2012/UninsuredYoungAdults/rb.shtml>

- Report Shows ACA Has Expanded Insurance Coverage Among Young Adults of All Races and Ethnicities:

<http://aspe.hhs.gov/health/reports/2012/YoungAdultsbyGroup/ib.shtml>

Women

The Affordable Care Act expands options for affordable health insurance to meet the specific needs of women. The following resources provide more information on Affordable Care Act and women.

- **[HealthCare.gov](http://www.healthcare.gov)** provides information and resources to help women learn how to find affordable coverage under the new law.

<http://www.healthcare.gov/women>

The website also has a fact sheet that highlights key components of the Affordable Care Act for women during pregnancy.

www.healthcare.gov/pregnant-women



Additionally, HealthCare.gov features a brochure on women:

<http://www.hhs.gov/iea/acaresources/women.pdf>

and this PowerPoint Presentation:

<http://www.hhs.gov/intergovernmental/acaresources/>

- **[Health Reform in Action](http://www.whitehouse.gov)** is the White House's official website on the Affordable Care Act. The website provides a good overview of health care reform and a fact sheet on how the new law benefits women.
http://www.whitehouse.gov/files/documents/health_reform_for_women.pdf
- **[The Department of Health and Human Services](http://aspe.hhs.gov)** offers an issue brief on the ACA and Women:
<http://aspe.hhs.gov/health/reports/2012/ACA&Women/rb.shtml>

Refugees

Refugees are lawful immigrants and are eligible for the same protections and benefits under the Affordable Care Act as U.S. citizens. Refugees will remain exempt from the five-year waiting period to receive [Medicaid](#) and [Children Health Insurance Program \(CHIP\)](#), and will benefit from the Affordable Care Act. Under the Affordable Care Act, refugees will be given access to affordable health coverage and protection against insurance practices that can deny coverage to individuals with pre-existing conditions or those who become ill.

- **[The US Administration for Children and Families](#)** has a fact sheet on how the Affordable Care Act will benefit refugees.
http://www.acf.hhs.gov/programs/orr/whatsnew/health_reform_for_refugees.pdf
- **[The Refugee Health Technical Assistance Center](#)** provides information on how the Affordable Care Act benefits refugees and how refugees can access care under the new law. <http://www.refugeehealthta.org/access-to-care/affordable-care-act/>

Resources in Spanish

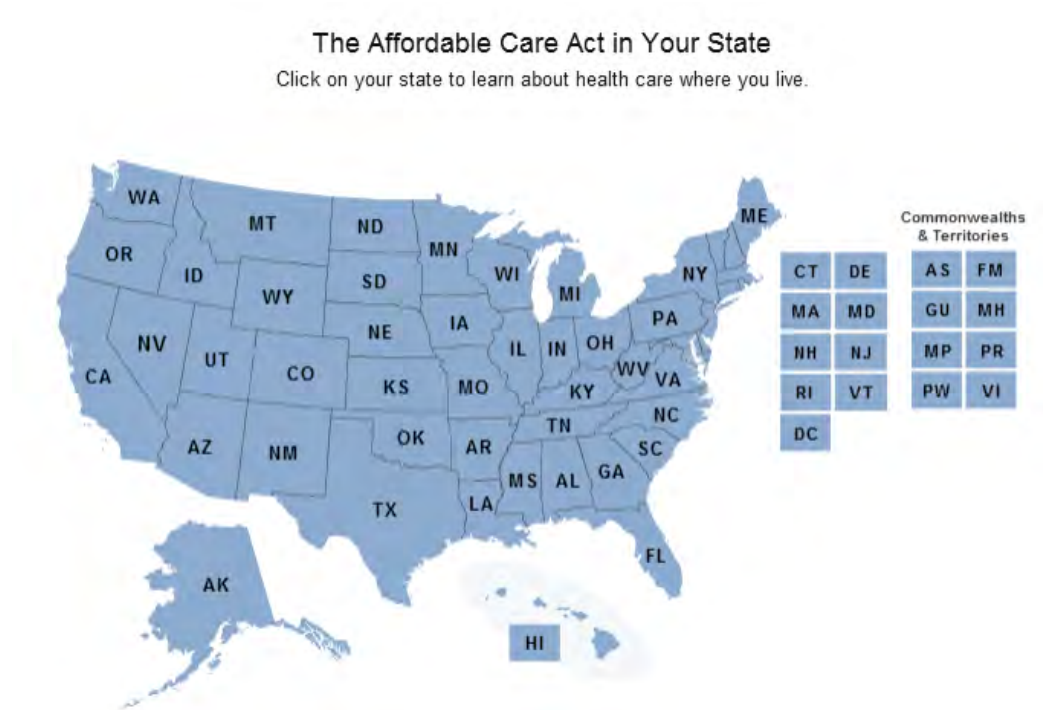
- **[Texas Department of Insurance Federal Resources Page](#)** (Página de recursos de la ley de reforma federal para los servicios de salud):
<http://www.tdi.texas.gov/consumer/cpmhealthcaresp.html>
- **[Healthcare.gov Resources:](#)**
 - **[Issue Brief: La Ley del Cuidado de Salud a Bajo Precio y Los Latinos:](#)**
<http://aspe.hhs.gov/health/reports/2012/ACA&Latinos-ES/rb.shtml>
 - **[Handout: La Ley del Cuidado de Salud a Bajo Precio y Usted](#)**
<http://www.hhs.gov/iea/acaresources/espanol.pdf>
 - **[PowerPoint: La Ley del Cuidado de Salud a Bajo Precio y Usted](#)**
<http://www.hhs.gov/intergovernmental/acaresources/>
 - **Top Five Things to Know:**
 - **Health Care Providers** (Spanish):
http://www.healthcare.gov/news/brochures/health_care_providers_top5_spanish.pdf.pdf

- **People with Disabilities and Serious Health Conditions** (Spanish):
http://www.healthcare.gov/news/brochures/people_with_disabilities_top5_spanish.pdf.pdf
- **Seniors** (Spanish):
http://www.healthcare.gov/news/brochures/seniors_top5_spanish.pdf.pdf
- **Small Business Owners** (Spanish):
http://www.healthcare.gov/news/brochures/small_business_owners_top5_spanish.pdf.pdf
- **Young Adults** (Spanish):
http://www.healthcare.gov/news/brochures/young_adults_top5_spanish.pdf.pdf

Take Action in Your Region, State and Community

As an RHEC member, you can help to educate Americans in your region, state and community about the ACA. Every state is customizing a plan to develop insurance exchanges and implement different parts of the law.

For a comprehensive look at what will happen in your community, visit <http://www.healthcare.gov/law/resources/index.html> and browse their interactive map, shown below.



The following resources explain the benefits of the Affordable Care Act on the regional, state, and community level:

- HealthCare.gov provides state-by-state information on the Affordable Care Act where you live.
- HealthInsurance.org provides consumer information on affordable health and medical coverage. The website includes guides to help you find insurance; tools that help you find health care resources, including licensed physicians; information about [risk pools](#) for the uninsurable; state insurance

resources, including [CHIP](#) and [Medicaid](#); and assessments of the insurance plans available in each state. <http://www.healthinsurance.org/states/>

- **[FamiliesUSA](#)** has written reports on how the Affordable Care Act will benefit families in each state. You can access the index and read your state's report by visiting the following link: <http://familiesusa2.org/assets/pdfs/health-reform/helping-families/>
- **[HealthCareandYou.org](#)** The Health Care and You Coalition is made up of organizations that represent consumers, patients, physicians, nurses, hospitals and pharmacists. The goal is to provide the public with easy-to-understand information about the health care law. HealthCareandYou.org is a place where individuals, families, small business owners and health care professionals can turn for help in understanding the law in their state and how the law will affect them. <http://www.healthcareandyou.org/state/>
- **[Foundation for Health Coverage Education](#)** provides public and private health insurance eligibility information in order to help more people access coverage. The site includes a Health Care Options Matrix that includes detailed information on all public and private health coverage options available in each state. Each state's matrix is available for download in English and Spanish. You can also take a quiz to receive personalized healthcare coverage options available in your zip code. <http://coverageforall.org/resources/>
- **[The Department of Health and Human Services](#)**: provides research briefs to analyze the impact of the ACA. <http://aspe.hhs.gov/health/reports/2012/ACA-Research/index.shtml>

Glossary of Terms

Affordable Care Act⁵: The comprehensive health care reform law enacted in March 2010 is known as the Affordable Care Act. The law was enacted in two parts: The Patient Protection and Affordable Care Act was signed into law on March 23, 2010 and was amended by the Health Care and Education Reconciliation Act on March 30, 2010.

Accountable Care Organizations⁶: The Affordable Care Act includes a number of policies to help physicians, hospitals, and other caregivers improve the safety and quality of patient care and make health care more affordable, including the establishment of Accountable Care Organizations (ACOs). ACO refers to a group of providers and suppliers of services (e.g., hospitals, physicians, and others involved in patient care) that will work together to coordinate care for the patients they serve with Medicare. The goal of an ACO is to deliver seamless, high quality care for Medicare beneficiaries. The ACO will be a patient-centered organization where the patient and providers are true partners in care decisions.

Bundling⁷: Bundling is a payment structure in which different health care providers who are treating you for the same, or related conditions, are paid an overall sum for taking care of your condition rather than being paid for each individual treatment, test, or procedure. In doing so, providers are rewarded for coordinating care, preventing complications and errors, and reducing unnecessary or duplicative tests and treatments.

Center for Medicare & Medicaid Innovation⁸: The Innovation Center's mission is to help transform Medicare, Medicaid, and the Children's Health Insurance Program (CHIP) through improvements in the health care system, thereby ensuring better health care, better health, and reduced costs for beneficiaries, and ultimately enhancing the health care system for all Americans.

Children's Health Insurance Programs (CHIP): CHIP is an insurance program jointly funded by state and Federal government that provides health insurance to low-income children and, in some states, pregnant women in families who

earn too much income to qualify for Medicaid but cannot afford to purchase private health insurance coverage.

Community-based Care Transitions Program⁹: A major component of the Partnership for Patients is the Community-based Care Transitions Program (CCTP). The CCTP program, which was created by Section 3026 of the Affordable Care Act, tests models for improving care transitions from the hospital to other settings and reducing readmissions for high-risk Medicare beneficiaries. Community-based organizations will use care transition services to effectively manage Medicare patients' transitions and improve their quality of care.

Community First Choice Option¹⁰: The "Community First Choice Option" lets States provide home and community-based attendant services to Medicaid enrollees with disabilities under their State Plan. This option became available on October 1, 2011 and provides a 6 % increase in Federal matching payments to States for expenditures related to this option.

Consumer Assistance Program Grants¹¹: The Consumer Assistance Program grants will ensure that consumers receive their new rights and benefits under the Affordable Care Act by providing nearly \$30 million in new resources to help States and Territories. These new grants will help strengthen and enhance ongoing efforts in the States and local communities to protect consumers from some of the worst insurance industry practices. To find a summary of how each State or Territory will use their new resources, go to: <http://www.healthcare.gov/news/factsheets/2010/10/capgrants-states.html>

Cost sharing¹²: The share of costs covered by your insurance that you pay out of your own pocket. This term generally includes deductibles, coinsurance and copayments, or similar charges, but it doesn't include premiums, balance billing amounts for non-network providers, or the cost of non-covered services. Cost sharing in Medicaid and CHIP also includes premiums.

The Donut Hole¹³: Most plans with Medicare prescription drug coverage (Part D) have a coverage gap (called a "donut hole"). This means that after you and your drug plan have spent a certain amount of money for covered drugs, you have to pay all costs out-of-pocket for your prescriptions up to a yearly limit. Once you have spent up to the yearly limit, your coverage gap ends and your drug plan helps pay for covered drugs again.

Health Disparities¹⁴⁻¹⁵: A *health disparity* is a particular type of health difference that is closely linked with social, economic, and/or environmental disadvantage.

Disparities are documented in many conditions, including: cardiovascular disease, asthma, diabetes, flu, infant mortality, cancer, HIV/AIDS, chronic lower respiratory diseases, viral hepatitis, chronic liver disease and cirrhosis, kidney disease, injury deaths, violence, behavioral health, and oral health.

Health Insurance Exchanges¹⁶: Health Insurance Exchanges are designed to make buying health coverage easier and more affordable. Starting in 2014, Exchanges will allow individuals and small businesses to compare health plans, get answers to questions, find out if they are eligible for tax credits for private insurance or health programs like the Children's Health Insurance Program (CHIP), and enroll in a health plan that meets their needs.

For individuals and families, the Exchange is a single place where you can enroll in private or public health insurance coverage. For small employers, the Exchange is a way to level the playing field, where you have better choice of plans and insurers at a lower cost, the way larger employers do now.

An Exchange can help you:

- Look for and compare private health plans.
- Get answers to questions about your health coverage options.
- Find out if you're eligible for health programs or tax credits that make coverage more affordable.
- Enroll in a health plan that meets your needs.

High-Risk Pool Plan¹⁷: Similar to the new Pre-Existing Condition Insurance Plan under the Affordable Care Act, for years many states have offered plans that provide coverage if you have been locked out of the individual insurance market because of a pre-existing condition. High-risk pool plans may also offer coverage if you're HIPAA eligible or meet other requirements. High-risk pool plans offer health insurance coverage that is subsidized by a state government. Typically, your premium is up to twice as much as you would pay for individual coverage if you were healthy.

Medicaid¹⁸: Each state operates a Medicaid program that provides health coverage for lower-income people, families and children, the elderly, and people with disabilities. The eligibility rules for Medicaid are different for each state, but most states offer coverage for adults with children at some income level. In addition, beginning in 2014, most adults under age 65 with individual incomes up to about \$15,000 per year will qualify for Medicaid in every state.

To learn more about your state Medicaid program, visit

<http://finder.healthcare.gov/>

Medicaid expansion¹⁹: The Affordable Care Act fills in current gaps in coverage for the poorest Americans by creating a minimum Medicaid income eligibility level across the country. Most adults under age 65 with incomes up to 133 percent of the federal poverty level (FPL) – \$14,500 for an individual and \$29,700 for a family of four in 2011 – will be eligible for Medicaid. Children will be eligible for either Medicaid or CHIP at higher income levels based on the eligibility standards already in effect in their state.

Medicare²⁰: Medicare is health insurance for people age 65 or older, people under 65 with certain disabilities, and people of all ages with End-Stage Renal Disease. (ESRD is permanent kidney failure requiring dialysis or a kidney transplant.)

Medicare Part D²¹: Medicare offers prescription drug coverage to everyone with Medicare. This coverage is referred to as Medicare Part D.

Pre-existing Condition Insurance Plan (PCIP)²²: PCIP is a new program created by the Affordable Care Act to help uninsured people with a pre-existing condition get high quality care at affordable prices and serves as a bridge to 2014 when insurers will no longer be allowed to deny coverage to people with any pre-existing condition, like cancer, diabetes, and asthma. To find a chart showing changes to PCIP premiums in the States with Federally-administered PCIP programs, visit

www.HealthCare.gov/news/factsheets/pcip05312011a.html. For more information, including eligibility, plan benefits and rates, and how to apply, visit: www.pcip.gov and click on “Find Your State.”

Prevention and Public Health Fund²³: The Affordable Care Act establishes the fund to invest in promoting wellness, preventing disease, and protecting against public health emergencies. Much of this work is done in partnership

with states and communities, which are already using Prevention Fund dollars to help control the obesity epidemic, fight health disparities, detect and quickly respond to health threats, reduce tobacco use, train the nation's public health workforce, modernize vaccine systems, prevent the spread of HIV/AIDS, increase public health programs' effectiveness and efficiency, and improve access to behavioral health services.

Value Based Purchasing Program (VBP)²⁴: The Affordable Care Act includes a number of policies to help physicians, hospitals, and other caregivers improve the safety and quality of patient care and make health care more affordable. Starting in October 2012, Medicare will reward hospitals that provide high quality care for their patients through the new Hospital Value-Based Purchasing Program. This program marks the beginning of an historic change in how Medicare pays health care providers and facilities—for the first time, hospitals across the country will be paid for inpatient acute care services based on care quality, not just the quantity of the services they provide.

Bibliography

-
- ¹ Douglas W. Elmendorf, Congressional Budget Office, *Testimony: COB's Analysis of the Major Health Care Legislation Enacted in March 2010*, before the Subcommittee on Health Committee on Energy and Commerce, U.S. House of Representatives, March 30, 2011.
- ² U.S. Census Bureau. Income, Poverty, and Health Insurance Coverage in the United States: 2010. Issued September 2011. Available at: <http://www.census.gov/prod/2011pubs/p60-239.pdf>
- ³ C. Schoen, A.-K. Fryer, S. R. Collins, and D. C. Radley, State Trends in Premiums and Deductibles, 2003–2010: The Need for Action to Address Rising Costs, The Commonwealth Fund, November 2011. Available at: <http://www.commonwealthfund.org/Publications/Issue-Briefs/2011/Nov/State-Trends-in-Premiums.aspx>
- ⁴ ASPE Issue Brief. “New Report Shows Affordable Care Act Has Expanded Insurance Coverage Among Young Adults of All Races and Ethnicities.” March 2012 Available at: <http://aspe.hhs.gov/health/reports/2012/YoungAdultsbyGroup/ib.shtml>
- ⁵ <http://www.healthcare.gov/glossary/a/affordable-care.html>
- ⁶ <http://www.healthcare.gov/news/factsheets/2011/03/accountablecare03312011a.html>
- ⁷ <http://www.healthcare.gov/glossary/p/payment-bundling.html>
- ⁸ <http://innovations.cms.gov/>
- ⁹ <http://www.healthcare.gov/compare/partnership-for-patients/care-transitions/>
- ¹⁰ <http://medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Long-Term-Services-and-Support/Home-and-Community-Based-Services/Community-First-Choice-1915-k.html>
- ¹¹ <http://www.healthcare.gov/news/factsheets/2010/10/capgrants-states.html>
- ¹² <http://www.healthcare.gov/glossary/c/costsharing.html>
- ¹³ <http://www.healthcare.gov/glossary/d/donuthole.html>
- ¹⁴ U.S. Department of Health and Human Services. The Secretary’s Advisory Committee on National Health Promotion and Disease Prevention Objectives for 2020. Phase I report: Recommendations for the framework and format of Healthy People 2020. Section IV. Advisory Committee findings and recommendations. Available at: http://www.healthypeople.gov/hp2020/advisory/PhaseI/sec4.htm#_Toc211942917. Accessed 1/9/12.
- ¹⁵ U.S. Department of Health and Human Services. Office of Minority Health. Fact Sheet: The HHS Action Plan to Reduce Racial and Ethnic Health Disparities. Accessed on January 10, 2012. Available online at:
-

<http://minorityhealth.hhs.gov/npa/templates/content.aspx?lvl=1&lvlid=39&ID=287>

¹⁶ <http://www.healthcare.gov/law/features/choices/exchanges/>

¹⁷ <http://www.healthcare.gov/glossary/h/highriskpoolplan.html>

¹⁸ <http://www.healthcare.gov/using-insurance/low-cost-care/medicaid/index.html>

¹⁹ <http://www.healthcare.gov/news/factsheets/2011/08/exchanges08122011c.html>

²⁰ <http://www.healthcare.gov/using-insurance/medicare-long-term-care/medicare/>

²¹ <http://www.medicare.gov/navigation/medicare-basics/medicare-benefits/part-d.aspx#CoverageGap>

²² <http://www.healthcare.gov/news/factsheets/2011/05/pcip05312011a.html>

²³ <http://www.healthcare.gov/news/factsheets/2011/02/prevention02092011a.html>

²⁴ <http://www.healthcare.gov/news/factsheets/2011/04/valuebasedpurchasing04292011a.html>